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7-6-04

Melissa Scanzillo

Clifford Chance US LLP

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Docket No. 3499-94

JUL 06 2004

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: David Lawrence et al.

**OFFICIAL**

Filed: March 20, 2001 Group Art Unit: 3624  
Serial No: 09/812,627 Examiner: Narayanswamy Subramanian  
For: AUTOMATED GLOBAL RISK MANAGEMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT IN RESPONSE TO  
THE MARCH 9, 2004 OFFICE ACTION**

Sir:

As per your telephone conversation with our patent paralegal, Melissa Scanzillo, on June 29, 2004, we are resubmitting herewith the attached response, Request for Continued Examination and Petition for an Extension of Time. Favorable reconsideration of the above-identified patent application in view of the following amendments and remarks is respectfully requested.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.

NYA 679911.1